

P.O. Box 85  
Emerson, NJ 07630-0085



**Gem Recovery Systems**

Phone (201) 722-8780

**EXHIBIT C**

DELIA RODRIGUEZ

REDACTED

\*\*\*\*\*AUTO\*\*SCH 5-DIGIT 07055



Date: 5/3/2018  
Gem Account No.: REDACTED 895-1  
Client: MONOC  
Client Reference No.: REDACTED 4062  
Date of Service: 8/3/2017  
Balance Due: \$438.35

Dear DELIA RODRIGUEZ:

**THIRD NOTICE**

Your payment of this account has not been received.

Your apparent lack of cooperation and further delay can not be tolerated. Unless acceptable arrangements are made to satisfy this debt, we will report this delinquency to the major credit bureaus; Trans Union and Experian, which may impair your credit rating and your ability to obtain credit in the future. Gem Recovery Systems regularly report accounts over twenty five dollars (\$25.00) to the credit bureaus.

These collection activities can be prevented if payment is sent to our office. To contact us, call 201-722-8780.

**GEM RECOVERY IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

=====PLEASE DETACH AT PERFORATION AND RETURN WITH YOUR PAYMENT=====

If paying by check, please make checks payable to **GEM RECOVERY SYSTEMS** and write your Gem Account Number in the memo line. Please return any correspondence or payment, where appropriate, to us using the enclosed courtesy return envelope. Ensure that the return address is visible in the window of the envelope. Note that the United States Postal Service will not accept mail without postage applied. Thank you.

**You can pay your bill online at <https://Gem.SecBillPay.com>**

Gem Acct No.: REDACTED 895-1  
Client: MONOC  
Client Reference No.: REDACTED 4062  
Client ID: 13387

Please  
return to:  
→

**Gem Recovery Systems**

PO BOX 85  
EMERSON NJ 07630-0085



**Amount Due: \$438.35**

Name: DELIA RODRIGUEZ  
Series letterc List: 2/8/2018